

## ABSTRACT

The present invention provides in a method for providing secure authentication using digital certificates, an improvement to enable the selective transfer of authentication data. The said method comprises presentation of basic authentication data certified by an accepted certifying authority, at the commencement of a secure transaction and transfer of additional individual authentication data units against specific requests, as and when required, thereby eliminating the risks associated with providing any authentication data that is not required for a particular transaction.

The instant invention also provides a system and configured computer program product for carrying out the above method.